

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY	
Caption in Compliance with D.N.J. LBR 9004-2(c) CHRISTOPHER J. KERN, ESQUIRE 525 Route 73 North Building #5, Suite 104 Marlton, NJ 08053 (856) 751-4771 Attorneys for Debtor By: Christopher J. Kern, Esquire (CJK – 5314)	
IN RE:	BANKRUPTCY CASE NO. 15-17885
Ramona Pritchett	JUDGE: ABA
Debtor	CHAPTER 13

**CHAPTER 13 DEBTOR'S CERTIFICATION IN OPPOSITION TO**  
**■ CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**  
**□ TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtor(s) in the above-captioned chapter 13 proceeding hereby objects to the following (**choose one**):

1. XX Motion for Relief from the Automatic Stay/Motion to Dismiss filed  
By Wilimington Savings Bank creditor,

A hearing has been scheduled for May 31, 2016 at 10:00 a.m.

**OR**

\_\_\_\_\_ Motion to Dismiss filed by the Standing Chapter 13 Trustee.

A hearing has been scheduled for \_\_\_\_\_ at \_\_\_\_\_

\_\_\_\_\_ Certification of Default filed by \_\_\_\_\_, creditor,

I am requesting a hearing be scheduled on this matter.

**OR**

\_\_\_\_\_ Certification of Default filed by Standing Chapter 13 Trustee

I am requesting a hearing be scheduled on this matter.

2. I am objecting to the above for the following reasons: (**choose one**):

\_\_\_\_\_ Payments have been made but have not been accounted for.

XX Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**): Debtor has  
**Been under a wage order for mortgage payments for \$150.00/week to Bayview Loan Servicing. Counsel was not made aware of any transfer to Wilmington Trust. Debtor is providing proof of paystubs showing the deductions. Counsel requests a post-petition payment history to resolve.**

\_\_\_\_\_ Other (**explain your answer**): \_\_\_\_\_

3. This certification is being made in an effort to resolve the issue raised by the creditor in its motion.
4. I certify under penalty of perjury that the foregoing is true and correct.

DATED: 5/12/2016

/s/ Ramona Pritchett  
Debtor

\_\_\_\_\_  
Debtor

**NOTE:**

1. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor at least seven (7) days before the return date pursuant to D.N.J. LBR 9013-1(d), if filed in opposition to a *Motion for Relief from the Automatic Stay or Trustee's Motion to Dismiss*.
2. This form must be filed with the court and served upon the Standing Chapter 13 Trustee and creditor within ten (10) days of the filing of a *Creditor's Certification of Default* (under and Order *Resolving Motion to Vacate Stay and/or Dismiss with Conditions*) or a *Trustee's Certification of Default*.

**If this form is not filed the Motion or Certification of Default will be deemed uncontested and no hearing will be scheduled.**

6/20/06/jml